

Listing of Claims:

1. A method for allowing a user to select healthcare services, comprising the steps of:

receiving personal information data from the user, wherein the personal information data comprises a user identifier and a financial parameter;

providing a list comprising a plurality of healthcare service providers to the user;

receiving a selection of a healthcare services panel from the user comprising at least one of the healthcare service providers;

determining a healthcare services package based on the user's selection and the financial parameter; and

providing the determined healthcare services package to the user for selection of the healthcare services package.

2. – 52. (Cancelled)